3.0 HOUSING

3.1 Introduction

Adequate housing is a cornerstone of every community. The ability of a county to address the demand for housing is key to its economic viability and the well being of its inhabitants. By studying changes in the number of housing units and other housing characteristics, we are able to gain insight into changes taking place within the county. Changes in housing characteristics and numbers can and do signal changes occurring within local municipalities and the county.

3.2 TOTAL HOUSING UNITS

Total housing units in Bayfield County have been steadily increasing since 1980. According to the U.S. Census Bureau, total housing units in 1980 were recorded at 9,642 units. In the ten years from 1980 to 1990, 1,276 housing units were added, compared to only 722 from 1990 to 2000 A total of 1,998 housing units were added to the county in the 20-year period from 1980 to 2000 for a total of 11,640 housing units, representing a 20.7 percent increase.

As mentioned earlier, the period from 1980 to 1990 saw a more significant increase in total housing units than from 1990-2000. A detailed breakdown of total housing units by local unit of government for 1980 to 2000 is shown in Table 3.1. Total housing unit change by local unit of government ranged from negative 23.9 percent (Village of Mason) to positive 99.0 percent (Town of Orienta).

Projected Change in Housing

For the period 1980 to 2000, Bayfield County exhibited a 20.7 percent increase in total housing units. Projections through 2020 indicate a continued increase in total housing units for the county. In 2010, Bayfield County is expected to have 12,727 units with 13,726 units expected by 2020. The projected growth indicates an average of 104.3 new housing units per year through the year 2020. Table 3.2 illustrates the projected change in housing units for all county municipal divisions through the year 2020, and Table 3.3 illustrates the projected total housing unit density per square mile for the county through 2020.

Table 3.1: Bayfield County Total Housing Units, 1980-2000

	1980	1990	2000	Absolute Change: 1980 to 2000	Percent Change: 1980 to 2000
Towns					
Barksdale	284	318	353	+69	+24.3%
Barnes	1,049	1,307	1,486	+437	+41.7%
Bayfield	364	344	491	+127	+34.9%
Bayview	192	206	283	+91	+48.4%
Bell	343	364	412	+69	+20.1%
Cable	672	753	697	+25	+3.7%
Clover	255	263	364	+109	+42.7%
Delta	253	362	328	+75	+29.6%
Drummond	645	621	645	0	0%
Eileen	239	274	275	+36	+15.1%
Grand View	449	502	529	+80	+17.8%
Hughes	311	393	343	+32	+10.3%
Iron River	857	915	973	+116	+13.5%
Kelly	141	165	168	+27	+19.1%
Keystone	145	139	186	+41	+28.3%
Lincoln	150	178	191	+41	+27.3%
Mason	137	153	151	+14	+10.2%
Namakagon	536	625	532	-4	-0.7%
Orienta	101	151	201	+100	+99.0%
Oulu	237	263	267	+30	+12.7%
Pilsen	85	91	104	+19	+22.4%
Port Wing	282	314	356	+74	+26.2%
Russell*	319	413	506	+187	+58.6%
Red Cliff Reservation	243	343	429	+186	+76.5%
Tripp	96	114	130	+34	+35.4%
Washburn	156	201	227	+71	+45.5%
TOTAL	8,298	9,429	10,198	+1,900	+22.9%
Villages					
Mason	46	35	35	-11	-23.9%
Cities					
Bayfield	392	460	403	+11	+2.8%
Washburn	906	994	1,004	+98	+10.9%
TOTAL	1,344	1,489	1,442	+98	+7.3%
BAYFIELD COUNTY	9,642	10,918	11,640	+1,998	+20.7%

Source: US Census Bureau and Red Cliff Band of Lake Superior Chippewa *Red Cliff Reservation numbers are included in the Town of Russell's totals.

Table 3.2: Total Housing Units, 1980-2000 & Projected Total Units, 2000-2020

	1980¹	1990¹	2000¹	2005 ²	2010 ²	2015 ²	2020 ²	Total Projected Units from: 2000 to 2020 ²	Projected Housing Units p/ year: 2000 to 2020 ²
Towns									
Barksdale	284	318	353	370	387	405	422	69	3.5
Barnes	1,049	1,307	1,486	1,608	1,718	1,827	1,936	450	22.5
Bayfield	364	344	491	495	527	558	590	99	5.0
Bayview	192	206	283	295	318	341	364	81	4.1
Bell	343	364	412	425	442	459	476	64	3.2
Cable	672	753	697	726	732	739	745	48	2.4
Clover	255	263	364	376	403	430	457	93	4.7
Delta	253	362	328	371	389	408	427	99	5.0
Drummond	645	621	645	637	637	637	637	-8	-0.4
Eileen	239	274	275	290	299	308	317	42	2.1
Grand View	449	502	529	553	573	593	613	84	4.2
Hughes	311	393	343	373	381	389	397	54	2.7
Iron River	857	915	973	1,002	1,031	1,060	1,089	116	5.8
Kelly	141	165	168	178	185	192	199	31	1.6
Keystone	145	139	186	187	198	208	218	32	1.6
Lincoln	150	178	191	204	214	224	235	44	2.2
Mason	137	153	151	158	161	165	168	17	0.9
Namakagon	536	625	532	561	560	559	558	26	1.3
Orienta	101	151	201	226	251	276	301	100	5.0
Oulu	237	263	267	278	286	293	301	34	1.7
Pilsen	85	91	104	108	112	117	122	18	0.9
Port Wing	282	314	356	373	391	410	428	72	3.6
Russell*	319	413	506	553	600	646	693	187	9.4
Red Cliff Reservation	243	343	429	478	524	571	617	188	9.4
Tripp	96	114	130	139	147	156	164	34	1.7
Washburn	156	201	227	248	266	283	301	74	3.7
TOTAL	8,298	9,429	10,198	10,734	11,208	11,683	12,158	1,960	98.0
Villages									
Mason	46	35	35	30	28	25	22	-13	-0.7
Cities									
Bayfield	392	460	403	422	425	428	431	28	1.4
Washburn	906	994	1,004	1,041	1,066	1,090	1,115	111	5.6
TOTAL	1,344	1,489	1,442	1,493	1,519	1,543	1,568	126	6.3
BAYFIELD COUNTY Source: ¹ US Census Bureau, ² NW	9,642	10,918	11,640	12,227	12,727	13,226	13,726	2,086	104.3

Source: ¹US Census Bureau, ²NWRPC, and Red Cliff Band of Lake Superior Chippewa *Red Cliff Reservation numbers are included in the Town of Russell's totals.

Table 3.3: Land Area & Total Housing Units per sq. mi., Bayfield County, 1980-2020

	AREA (AREA (SQ. MI.)		TOTAL HOU	JSING UNI	TS P/SQ. MI	
	Total area	Land area	1980¹	1990¹	2000 ¹	2010 ²	2020 ²
Towns							
Barksdale	66.7	55.5	5.1	5.7	6.4	7.0	7.6
Barnes	124.3	117.5	8.9	11.1	12.6	14.6	16.5
Bayfield	134.2	89.3	4.1	3.9	5.5	5.9	6.6
Bayview	56.1	41.5	4.6	5.0	6.8	7.7	8.8
Bell	60.4	59.6	5.8	6.1	6.9	7.4	8.0
Cable	71.4	69.2	9.7	10.9	10.1	10.6	10.8
Clover	59.9	59.6	4.3	4.4	6.1	6.8	7.7
Delta	72.2	69.6	3.6	5.2	4.7	5.6	6.1
Drummond	143.2	137.2	4.7	4.5	4.7	4.6	4.6
Eileen	35.3	35.2	6.8	7.8	7.8	8.5	9.0
Grand View	107.1	104.3	4.3	4.8	5.1	5.5	5.9
Hughes	53.5	52.0	6.0	7.6	6.6	7.3	7.6
Iron River	34.9	31.4	27.3	29.1	31.0	32.8	34.7
Kelly	36.7	36.7	3.8	4.5	4.6	5.0	5.4
Keystone	36.1	35.8	4.1	3.9	5.2	5.5	6.1
Lincoln	35.9	35.5	4.2	5.0	5.4	6.0	6.6
Mason	35.9	35.9	3.8	4.3	4.2	4.5	4.7
Namakagon	72.2	65.0	8.2	9.6	8.2	8.6	8.6
Orienta	54.3	54.1	1.9	2.8	3.7	4.6	5.6
Oulu	35.5	35.5	6.7	7.4	7.5	8.1	8.5
Pilsen	34.8	34.6	2.5	2.6	3.0	3.2	3.5
Port Wing	46.7	46.6	6.1	6.7	7.6	8.4	9.2
Russell	100.2	49.8	6.4	8.3	10.2	12.0	13.9
Tripp	34.9	34.7	2.8	3.3	3.7	4.2	4.7
Washburn	85.2	85.0	1.8	2.4	2.7	3.1	3.5
TOTAL	2,034.4	1,471.3	5.6	6.4	6.9	7.6	8.3
Villages							
Mason	0.5	0.5	92.0	70.0	70.0	56.0	44.0
Cities							
Bayfield	0.7	0.7	560.0	657.1	575.7	607.1	615.7
Washburn	6.2	3.9	232.3	254.9	257.4	273.3	285.9
TOTAL	7.4	5.1	263.5	292.0	282.7	297.8	307.5
BAYFIELD COUNTY Source: IUS Census Bureau	2,041.8	1,476.4	6.5	7.4	7.9	8.6	9.3

Source: ¹US Census Bureau ²NWRPC Projections

3.3 HOUSING OCCUPANCY CHARACTERISTICS

Occupied Housing Units

The U.S. Census identifies 6,207 occupied housing units in Bayfield County in 2000. Of these, 4,954 (80.0%) are found in the county's unincorporated areas. At present, the county maintains an overall average of 4.2 occupied housing units per square mile, with 245.7 units per square mile in incorporated areas and 3.4 per square mile in unincorporated areas. Table 3.4 illustrates the number of occupied housing units in the county and projections through 2020.

Owner Occupied Units

Just less than one-half of all housing units in Bayfield County are owner occupied. The U.S. Census identified 5,127 (44.0% of all housing units) as owner occupied in 2000, representing a 4.2 percent increase for the county from 1990. The Census identifies 2.45 persons per owner-occupied housing unit in 2000.

Renter Occupied Units

The U.S. Census reports 1,080 renter occupied units in the county in 2000, comprising 17.4 percent of all occupied housing units, and an increase of 3.3 percent from 1990 Census. The Census identifies 2.18 persons per rental unit in 2000.

Seasonal Housing Units

Table 3.5 displays seasonal housing units in Bayfield County from 1990 to 2000, with projections until 2020. Seasonal housing units are increasing throughout every municipal division in the county. By 2020, seasonal housing units are predicted to increase by 1,895 and will make up close to 50 percent of the total housing units in the county.

Occupied Housing Density

As is indicated by Table 3.4, the highest levels of occupied units in the county's rural areas are found in the Towns of Cable, Iron River, and Russell. Projections through 2020 indicate these units of government will continue to lead the county's unincorporated areas in total occupied unit density.

Subsidized Housing and Assisted Living

The Bayfield County Housing Authority currently maintains 12 apartment buildings in the county totaling 148 separated apartments, 2 buildings for families, and 12 family homes. Besides the buildings they manage, they also have a voucher rental assistance program that helps persons who are renting in the private sector. They currently hold 73 vouchers that are utilized countywide. These buildings and homes are located in the City of Bayfield and Towns of Washburn, Port Wing, Iron River, Grand View, Drummond, and Cable. These programs are designed for low-income families or elderly/handicapped persons in the county. A permanently affordable housing program is available through the Northern Lake Health Care Center.

Seasonal/Recreational Housing

The 2000 U.S. Census identifies 5,433 vacant housing units in Bayfield County; and of these, 4,922 (42.3% of total housing units) were designated for seasonal, occasional, and/or recreational use. Projections indicate the number of seasonal dwellings to increase throughout the county through 2020. It should be noted, however, that these projections are mathematical calculations only and do not factor in the conversion of existing seasonal dwellings into

permanent residences, a practice which may outpace the construction of new seasonal dwellings resulting in an overall decline in total seasonal houses in coming years. Table 3.5 indicates the number of seasonal dwelling units in 1980, 1990, and 2000 with projections through 2020. Projections indicate an additional 1,895 seasonal housing units to be constructed in the county by 2020.

Table 3.4: Bayfield County Occupied Housing Units 1980-2000 Projected Occupied Housing Units: 2005-2020

	1980¹	1990¹	2000¹	2005 ²	2010 ²	2015 ²	2020 ²
Towns							
Barksdale	247	275	303	317	331	345	359
Barnes	209	220	278	287	305	322	339
Bayfield	202	220	261	272	287	301	316
Bayview	119	148	197	213	233	252	272
Bell	113	105	115	113	113	114	114
Cable	330*	346	381	390	403	416	429
Clover	106	90	99	93	91	90	89
Delta	82	93	107	113	119	125	132
Drummond	185	205	231	242	253	264	276
Eileen	213	234	249	259	268	277	286
Grand View	170	178	222	229	242	255	268
Hughes	113	136	166	178	191	205	218
Iron River	414	434	485	498	515	522	551
Kelly	110	134	140	151	158	165	173
Keystone	112	113	146	149	157	166	174
Lincoln	91	115	118	128	135	142	148
Mason	109	109	112	112	113	114	115
Namakagon	128	132	149	152	157	163	168
Orienta	44	48	52	54	56	58	60
Oulu	190	172	192	186	187	187	188
Pilsen	70	67	84	84	88	91	95
Port Wing	189	176	194	190	191	193	194
Russell**	217	309	406	452	499	547	594
Red Cliff Reservation	179	259	347	388	430	472	514
Tripp	55	67	78	84	90	95	101
Washburn	134	159	189	202	216	229	243
TOTAL UNINCORPORATED	3,952	4,285	4,954	5,148	5,398	5,638	5,902
Villages							
V Mason	39	33	26	23	20	16	13
Cities							
C Bayfield	325	306	289	280	271	262	253
C Washburn	794	891	938	982	1,018	1,054	1,090
TOTAL INCORPORATED	1,158	1,230	1,253	1,285	1,309	1,332	1,356
BAYFIELD COUNTY OHU	5,110	5,515	6,207	6,433	6,707	6,970	7,258
BAYFIELD COUNTY THU	9,642	10,918	11,640	12,227	12,727	13,226	13,726

Source: ¹US Census Bureau, Red Cliff Band of Lake Superior Chippewa, and ²Northwest Regional Planning Commission OHU=Occupied Housing Units and THO=Total Housing Units

*The 1980 figure also includes the data for the Village of Cable which dissolved in the Town of Cable in 1984.

**Red Cliff Reservation numbers are included in the Town of Russell's totals.

Table 3.5: Bayfield County: Seasonal Housing Units 1980-2020 Projected Housing Units 2000-2020

	1980¹	1990¹	20001	2005 ²	2010 ²	2015 ²	2020 ²	Change from 2000- 2020
Towns								
Barksdale	12**	22	29	34	38	42	47	+18
Barnes	788**	1,051	1,160	1,279	1,372	1,465	1,558	+398
Bayfield	60**	97	200	224	259	294	329	+129
Bayview	16**	49	77	93	108	124	139	+62
Bell	206**	244	284	303	323	342	362	+78
Cable*	171**	293	284	334	362	390	419	+135
Clover	131**	159	252	271	302	332	362	+110
Delta	158**	259	200	237	248	259	269	+69
Drummond	393**	384	397	394	395	396	397	+0
Eileen	9**	15	19	22	24	27	29	+10
Grand View	228**	290	294	320	337	353	370	+76
Hughes	156**	216	165	185	188	190	192	+27
Iron River	329**	430	403	443	461	480	498	+95
Kelly	8**	17	18	22	24	27	29	+11
Keystone	18**	20	35	37	41	46	50	+15
Lincoln	36**	53	64	72	79	86	93	+29
Mason	9**	21	35	41	48	54	61	+26
Namakagon	292**	371	374	407	428	448	469	+95
Orienta	46**	97	140	165	188	212	235	+95
Oulu	11**	49	52	68	78	89	99	+47
Pilsen	9**	13	18	20	22	25	27	+9
Port Wing	20**	89	137	170	199	228	258	+121
Russell***	24**	52	83	97	112	127	142	+59
Red Cliff Reservation	42	43	65	67	73	79	85	+20
Tripp	21**	29	45	50	56	62	68	+23
Washburn	3**	13	28	33	40	46	52	+24
TOTAL UNINCORPORATED	3,154	4,333	4,793	5,321	5,732	6,144	6,554	+1,761
Villages								
Mason	0**	3	7	9	10	12	14	+7
Cities								
Bayfield	2**	65	91	119	142	164	186	+95
Washburn	3**	29	31	42	49	56	63	+32
TOTAL INCORPORATED	5	97	129	170	201	232	263	134
BAYFIELD COUNTY SHU Source-I IS Ceneus Bureau 2NWE	3,154**	4,430	4,922	5,491	5,933	6,376	6,817	+1,895

Source: US Census Bureau, 2NWRPC, Red Cliff Band of Lake Superior Chippewa

SHU=Seasonal Housing Units

^{*1980} figure also includes the Village of Cable, which dissolved into the Town of Cable in 1984

***Please note: The 1980 Census did not designate a specific category for Seasonal Housing Units. The 1980 figures are the number of Year
Around Housing Units subtracted from the Total Housing Units and may not be the most accurate gauge of Seasonal Housing Units in Bayfield County. They are included here as a point of reference only.

^{***}Red Cliff Reservation numbers are included in the Town of Russell's totals.

3.4 HOUSING DENSITY

Total Housing Density

Map 3.1 indicates Bayfield County's position in total housing unit density for the 50-year period from 1940 to 1990. The data, displayed by federal census tract, reveals the pattern of housing development per square mile for Bayfield County. Housing density has increased since 1940 as second home construction has flourished and permanent residents have moved out into the rural areas.

Housing Unit Density

Map 3.2 and 3.3 illustrates housing unit density from both the 1990 and 2000 federal Census by Census block. The maps clearly reveal the pattern of development within the incorporated units along lakeshore and riverfront property and along the major highway corridors. Of note, sizeable areas of the county have eight or fewer housing units per square mile.

Seasonal Housing Unit Density

Maps 3.4 and 3.5 depict the concentration of seasonal housing units throughout Bayfield County by Census block from both the 1990 and 2000 Census. The areas with the highest percentages of seasonal units are found in the lake districts (predominantly recreational/seasonal lakeshore homes) and other pockets spread throughout the county (hunting cabins, sites of wooded seclusion).

Map 3.1: 1940 to 1990

Map 3.2 – 1990 Housing Unit Density

Map 3.3 – 2000 Housing Unit Density

Map 3.4 – 1990 Seasonal Housing Unit Density

Map 3.5 – 2000 Seasonal Housing Unit Density

3.5 Housing Stock

Age of Housing Stock

The 2000 U.S. Census reports that 31.6 percent of all housing units in Bayfield County were constructed between 1980 and 2000, while 44.8 percent were constructed between 1940 and 1980, and 23.6 percent constructed before 1939. Table 3.6 indicates in more detail the age of the county's housing stock.

Table 3.6: Age of Bayfield County Housing Stock

Year Structure Built	Number of Structures	Percentage of All Structures
1990 to March 2000	2,312	19.9%
1980 to 1989	1,361	11.7%
1970 to 1979	2,077	17.8%
1960 to 1969	1,423	12.2%
1940 to 1959	1,718	14.8%
1939 or earlier	2,749	23.6%

Source: US Census Bureau, 1990 & 2000

Water Access

Based on 1990 U.S. Census data of the county's 10,918 total housing units in 1990, 2,359 (21.6%) have access to water through either public or private water works, 7,596 (69.6%) using an individual drilled well, 297 (2.7%) using an individual dug well, and 666 (6.1%) using some other source of water. Most of Bayfield County's rural areas do not have access to municipal water systems and rely on individual wells for their water supply.

Sewer Access

Based on U.S. Census data of the county's 10,918 total housing units, 2,548 (23.3%) have access to a public sewer, 7,247 (66.4%) make use of a septic tank or private outside waste treatment system, while 1,096 (10.0%) identified some other means of waste disposal. Most rural towns in the county do not have access to sewage and wastewater systems and rely on holding tanks, drain fields, and private septic systems for waste disposal. At present, all incorporated municipal units of government in Bayfield County have sewer and wastewater systems in place and, in several instances, extend their systems to adjoining, unincorporated units of government. Table 3.7 summarizes sewer and wastewater treatment systems currently in use in Bayfield County.

Table 3.7: Sewer and Wastewater Treatment Systems in Bayfield County as of December 2001

	MUNIC	IPAL SYSTEMS
Location	Type of system	Present Status
(C) Washburn	Collection & treatment	Activated sludge treatment plant. No plans to update in the near future.
(C) Bayfield	Collection & treatment	Activated sludge treatment plant. Plans to include Town of Bayfield and Pikes Bay Sanitary District in regional sewer service planning.
(V) Mason	Collection & treatment	Stabilization ponds system, followed by spray irrigation. A new system that serves greater Mason.
(T) Port Wing	Collection & treatment	Stabilization pond system. System is some 30 years old and plans are underway to upscale for additional capacity.
(T) Clover	Collection & treatment	Stabilization pond system constructed in the mid 80's. Collection and treatment is done for Herbster.
(T) Bell	Collection & treatment	System serves all unincorporated area and adjoining areas of Cornucopia. This sanitary district was constructed in 1992.
(T) Iron River	Collection & treatment	Presently has stabilization ponds followed by a constructed wetland. Serves the unincorporated Town of Iron River.
Pikes Bay San. Dist. (T) Bayfield	Collection & treatment	A stabilization pond type of treatment that serves Port Superior Marina and the Goldridge condominium development. It is presently at capacity.
(T) Grand View	Collection & treatment	This is a aerated lagoon treatment plant that serves the unincorporated hamlet of Grand View.
(T) Drummond	Collection & treatment	Stabilization pond followed by peat bog treatment. Plans are in the making to expand the collection system. It presently serves the unincorporated area of Drummond.
(T) Cable	None at present time	Plans to construct collection and stabilization pond treatment plant, followed by spray irrigation. Plans to begin in 2002 and finish in 2003.
Telemark Resort (T) Cable	Activate & treatment	This is an activated sluge treatment facility serving the Telemark Resort.
Great Lakes Visitor Center (Intersection of STH 2 and 13)	Limited facilities	Collected waste is piped underground to City of Ashland where it is collected for treatment.
Red Cliff San. Dist. (T) Russell	Collection & treatment	Currently a two-lagoon system with plans to eliminate one lagoon and replace it with a mechanical wastewater treatment plant.

Source: Department of Natural Resources, Wastewater Management Division

Heating Fuel

According to 2000 Census data, of the county's 6,207 occupied housing units, 63.9 percent are identified as using utility gas, bottled, tank, or LP gas as their primary source of heat. Table 3.8 illustrates in detail the type heating fuel in use by Bayfield County's occupied housing units.

Table 3.8: Heating Fuel of Bayfield County Housing Stock

House Heating Fuel	Occupied Units using fuel type	Percent of all occupied units using fuel type
Utility gas	1,572	25.3%
Bottled, tank or LP gas	2,395	38.6%
Electricity	419	6.8%
Fuel oil, kerosene	762	12.3%
Coal or coke	0	0.0%
Wood	1,047	16.9%
Solar energy	2	0.0%
Other fuel	8	0.1%
No fuel used	2	0.0%

Source: US Census Bureau, 2000-dp-4

Structural Characteristics

The 1990 Census identifies a little over one-half (55.4%) of all housing units have two or fewer bedrooms while the remaining 44.6 percent have three or more bedrooms. According to the 2000 Census, of the 11,640 total units, 9,837 (84.5%) are identified as 1-unit detached, 224 (1.9%) as 1-unit attached, 293 (2.5%) as having 2 to 4 attached units, 92 (0.8%) as having 5 to 9 attached units, and 122 (1.0%) as having 10 or more attached units. Additionally, 1,072 units (9.2% of total units) are identified as mobile home, trailer, or other housing type.

Select Housing Characteristics

According to 2000 Census data, of the total 11,640 housing units, 146 (2.4%) were identified as lacking complete plumbing facilities, while 105 (1.7%) were identified as lacking complete kitchen facilities.

3.6 HOUSING VALUE

According to the Northern Waters Multiple Listing Survey database, the average cost of a new home, not on waterfront property, in Bayfield County as of December 2001 was \$84,000. Real estate professionals indicate the cost of a new home would cost about \$115,000 with factors such as lot size, finished basement, number of bedrooms, or attached garage adding to the variability in the total cost.

According to 2000 Census data, 1,378 homes were mortgaged, while 1,246 were not mortgaged. The median monthly payment for mortgaged units is \$708 and \$285 for non-mortgaged housing units. The median value of an existing owner-occupied home was identified at \$86,000. Tables 3.9 through 3.13 offer a more detailed view of home value and monthly owner costs for mortgaged and non-mortgaged homes in Bayfield County as well as data on gross rental costs.

Table 3.9: Home Value of Owner-Occupied Units

Home Value	Units	Percent of total surveyed
Less than \$50,000	458	17.5%
\$50,000 to \$99,999	1,141	43.5%
\$100,000 to \$149,999	526	20.0%
\$150,000 to \$199,999	235	9.0%
\$200,000 to \$299,999	173	6.6%
\$300,000 to \$499,999	64	2.4%
\$500,000 or more	27	1.0%
Total	2,624	100.0%

Source: US Census Bureau, 2000 (Table DP-4)

Table 3.10: Mortgage Status and Selected Monthly Owner Costs

Monthly Housing Cost	Units	Percent of Total
Less than \$300 p/month	16	0.6%
\$300 to \$499 p/month	201	7.7%
\$500 to \$699 p/month	459	17.5%
\$700 to \$999 p/month	398	15.2%
\$1,000 to \$1,499 p/month	227	8.7%
\$1,500 or more p/month	77	2.9%
Not Mortgaged	1,246	47.5%
Total	1,069	100.0%

Source: US Census Bureau, 2000 (Table DP-4)

Table 3.11: Gross Rent (Renter Occupied Units)

Monthly Rental Cost	Units	Percent of total surveyed
Less than \$200 p/month	124	13.0%
\$200 to \$299 p/month	131	13.7%
\$300 to \$499 p/month	370	38.7%
\$500 to \$749 p/month	160	16.8%
Over \$749 p/month	32	3.3%
No Cash Rent	138	14.5%
Total	1,120	100.0%

Source: US Census Bureau, 2000 (Table DP-4)

Table 3.12: Monthly Owner Costs as a Percentage of Household Income in 1999

Percent of Household Income Spent on Housing	Number	Percent of Total
Costs		
Less than 15.0%	1,108	42.2%
15.0% to 19.9%	446	17.0%
20.0% to 24.9%	320	12.2%
25.0% to 29.9%	228	8.7%
30.0% to 34.9%	152	5.8%
35% or more	362	13.8%
Not Computed	8	0.3%
Total	2,189	100.0%

Source: US Census Bureau, 2000 (Table DP-4)

Table 3.13: Gross Rent as a Percentage of Household Income in 1999

Percent of Household Income Spent on Rental Costs	Number	Percent of Total
Less than 15.0%	171	17.9%
15.0% to 19.9%	154	16.1%
20.0% to 24.9%	88	9.2%
25.0% to 29.9%	100	10.5%
30.0% to 34.9%	67	7.0%
35% or more	222	23.2%
Not Computed	153	16.0%
Total	996	100.0%

Source: US Census Bureau, 2000 (Table DP-4)

Summary

As indicated by the 2000 census, 61 percent of owner-occupied housing units in Bayfield County are valued at \$100,000 or less. 13.8 percent of these households are spending 35 percent or more of their total income on monthly housing costs, while 23.2 percent of renters are spending 35 percent or more of their income on rental units, indicating a potential need for less expensive rental units.

3.7 Housing Trends

As is indicated in the population section of this plan, Bayfield County is expected to have an increasing population through the year 2020, while at the same time sustaining an increase in total housing units. The central factors addressing this include seasonal home construction, demographic changes, and the availability of economic opportunities.

Demographic Changes Affecting Housing

In the years between 1990 and 2000, Bayfield County saw an increase in population, but this increase was mostly attributed to an increase in inhabitant's aged 85 and over and person's aged 34 to 44, 45 to 54 and 55 to 64. This 34 to 64 age group forms an important core of the county's working age inhabitants and can be expected to contribute to the projected growth in new home construction identified as taking place.